

CLAIM LISTING

1. (Currently amended) A computer implemented method of transmitting a customized offer to an applicant comprising:

receiving over a network a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms;

determining with one or more computers a set of offers for the customer;

if the set of offers includes at least one offer that meets all of the requested terms, selecting with a computer from among the set of offers a selected offer that meets all of the requested terms;

if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, selecting with the one or more computers from among the set of offers a selected offer that meets the at least one of the preferred requested terms;

otherwise, not selecting a selected offer; and

transmitting any the selected offer to the applicant.

2. (Original) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein a plurality of selected offers are selected and transmitted to the applicant.

3. (Currently amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein if it is not possible for ~~[the]~~ any offer in [of] the set of offers to meet at least one of the preferred requested terms, at least one of the requested terms is adjusted.

4. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein one of the terms is identified by the applicant as the most important term.

5. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 4 wherein selecting the selected offer includes selecting offers that have preferred values for the most important term.

6. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein the requested terms are ranked by the applicant.

7. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the customer includes obtaining terms for a current card from the customer and receiving desired changes to those terms.

8. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the customer includes displaying a plurality of cards having different terms to the customer and determining which of the cards is requested.

9. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein selecting the selected offer includes selecting offers that have preferred values for the requested term.

10. (Currently amended) A computing system implemented method of ~~transmitting~~ preparing a customized offer to an applicant comprising:

receiving a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms;

determining with a computing system a set of offers that meets at least one of the preferred requested terms;

selecting with the computing system from among the set of offers using at least one of the requested terms, a selected offer to display to the applicant; and

transmitting the selected offer to the applicant.

11. (Currently amended) A system for ~~transmitting~~ preparing a customized offer to ~~for an applicant~~ comprising:

an interface configured to:

receive a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms; and

transmit a selected offer to the applicant; and

a processor configured to:

determine a set of offers for the applicant;

if the set of offers includes at least one offer that meets all of the requested terms, select from among the set of offers the selected offer that meets all of the requested terms; and

~~if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms;~~

otherwise, select from among the set of offers the selected offer that meets the at least one of the preferred requested terms.

12. (Currently amended) A computer program product for ~~transmitting~~ preparing a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

receiving a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms;

determining a set of offers for the customer;

if the set of offers includes at least one offer that meets all of the requested terms, selecting from among the set of offers a selected offer that meets all of the requested terms;

~~if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms;~~

otherwise, selecting from among the set of offers a selected offer that meets the at least one of the preferred requested terms; and

transmitting the selected offer to the applicant if an offer is selected; otherwise, not transmitting a selected offer to an applicant.

13. (Previously presented) A system for transmitting a customized offer to an applicant comprising:

- an interface configured to:

- receive a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms; and

- transmit a selected offer to the applicant; and

- a processor configured to:

- determine a set of offers that meets at least one of the preferred requested terms;

- and

- select from among the set of offers using at least one of the requested terms, the selected offer to display to the applicant.

14. (Previously presented) A computer program product for transmitting a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

- receiving a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms;

- determining a set of offers that meets at least one of the preferred requested terms;

- selecting from among the set of offers using at least one of the requested terms, a selected offer to display to the applicant; and

- transmitting the selected offer to the applicant.